UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of
The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) **February 3, 2026**

HANMI FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

Delaware	**000-30421**	**95-4788120**
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

900 Wilshire Boulevard, Suite 1250	
Los Angeles, California	**90017**
(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: **(213) 382-2200**

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, $0.001 par value	HAFC	Nasdaq Global Select Market

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (?230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (?240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 Regulation FD Disclosure

On February 3, 2026, Hanmi Financial Corporation (the "Company"), parent company of Hanmi Bank, made available and distributed to analysts and prospective investors a slide presentation. The presentation materials include information regarding the Company's operating and growth strategies and financial performance. The slide presentation is furnished in this Current Report on Form 8-K, pursuant to this Item 7.01, as Exhibit 99.1, and is incorporated herein by reference.

This Current Report and the information included below and furnished as exhibits hereto shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended ("Exchange Act"), nor shall it be incorporated by reference into a filing under the Securities Act of 1933, as amended, or the Exchange Act, except as expressly set forth by specific reference in such a filing. The furnishing of the information in this Current Report is not intended to, and does not, constitute a determination or admission by the Company that the information in this report is material or complete, or that investors should consider this information before making an investment decision with respect to any security of the Company or any of its affiliates.

Item 9.01 Financial Statements and Exhibits.

Exhibit No.	**Description**
99.1	Investor Presentation
104	The cover page from the Company's Form 8-K, formatted in Inline XBRL.

Forward-Looking Statements

Some of the statements contained in this Report are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended (the "Securities Act"), and Section 21E of the Securities Exchange Act of 1934, as amended (the "Exchange Act"). All statements in this Report other than statements of historical fact are "forward–looking statements" for purposes of federal and state securities laws, including, but not limited to, statements about anticipated future operating and financial performance, financial condition and liquidity, business strategies, regulatory and competitive outlook, investment and expenditure plans, capital and financing needs and availability, plans and objectives of management for future operations, developments regarding our capital and strategic plans and other similar forecasts and statements of expectation and statements of assumptions underlying any of the foregoing. In some cases, you can identify forward-looking statements by terminology such as "may," "will," "should," "could," "expects," "plans," "intends," "anticipates," "believes," "estimates," "predicts," "potential," or "continue," or the negative of such terms and other comparable terminology. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance or achievements.

Forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause our actual results, levels of activity, performance, or achievements to differ from those expressed or implied by the forward-looking statements. These factors include the following:

- a failure to maintain adequate levels of capital and liquidity to support our operations;
- general economic and business conditions internationally, nationally and in those areas in which we operate, including any potential recessionary conditions;
- volatility and deterioration in the credit and equity markets;
- changes in investor sentiment or consumer spending, borrowing and savings habits;
- availability of capital from private and government sources;
- demographic changes;
- competition for loans and deposits and failure to attract or retain loans and deposits;
- inflation and fluctuations in interest rates that reduce our margins and yields, the fair value of financial instruments, the level of loan originations or prepayments on loans we have made and make, the level of loan sales and the cost we pay to retain and attract deposits and secure other types of funding;
- our ability to enter new markets successfully and capitalize on growth opportunities;
- the current or anticipated impact of military conflict, terrorism, or other geopolitical events;
- the effect of potential future supervisory action against us or Hanmi Bank and our ability to address any issues raised in our regulatory exams;

- risks of natural disasters;
- legal proceedings and litigation brought against us;
- a failure in or breach of our operational or security systems or infrastructure, including cyberattacks;
- the failure to maintain current technologies;
- risks associated with Small Business Administration loans;
- failure to attract or retain key employees;
- our ability to access cost-effective funding;
- the imposition of tariffs or other domestic or international governmental policies and any retaliatory responses;
- the impact of a potential federal government shutdown, which may impact on our ability to effect sales of small business administration loans;
- changes in liquidity, including the size and composition of our deposit portfolio and the percentage of uninsured deposits in the portfolio;
- fluctuations in real estate values;
- changes in accounting policies and practices;
- changes in governmental regulation, including, but not limited to, any increase in FDIC insurance premiums and changes in the monetary policies of the U.S. Treasury and the Board of Governors of the Federal Reserve System;
- the ability of Hanmi Bank to make distributions to Hanmi Financial Corporation, which is restricted by certain factors, including Hanmi Bank's retained earnings, net income, prior distributions made, and certain other financial tests;
- strategic transactions we may enter into, including the costs associated with the evaluation of any strategic opportunities and the overall effects of any acquisitions or dispositions we may make;
- the adequacy of and changes in the economic assumptions and methodology for computing our allowance for credit losses;
- our credit quality and the effect of credit quality on our credit losses expense and allowance for credit losses;
- changes in the financial performance and/or condition of our borrowers and the ability of our borrowers to perform under the terms of their loans and other terms of credit agreements;
- our ability to control expenses; and
- cyber security and fraud risks against our information technology and those of our third-party providers and vendors.

In addition, we set forth certain risks in our reports filed with the U.S. Securities and Exchange Commission, including, Item 1A of our Annual Report on Form 10-K for the year ended December 31, 2024, our Quarterly Reports on Form 10-Q, and Current Reports on Form 8-K that we will file hereafter, which could cause actual results to differ from those projected. We undertake no obligation to update such forward-looking statements except as required by law.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

HANMI FINANCIAL CORPORATION

Date: February 3, 2026

By: /s/ Bonita I. Lee
Bonita I. Lee
Chief Executive Officer

Exhibit 99.1


Hanmi Financial Corporation
NASDAQ | HAFC
Janney CEO Forum
February 4, 2026
Janney
California | Colorado | Georgia | Illinois | New Jersey | New York | Texas | Virginia | Washington

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FORWARD-LOOKING STATEMENTS

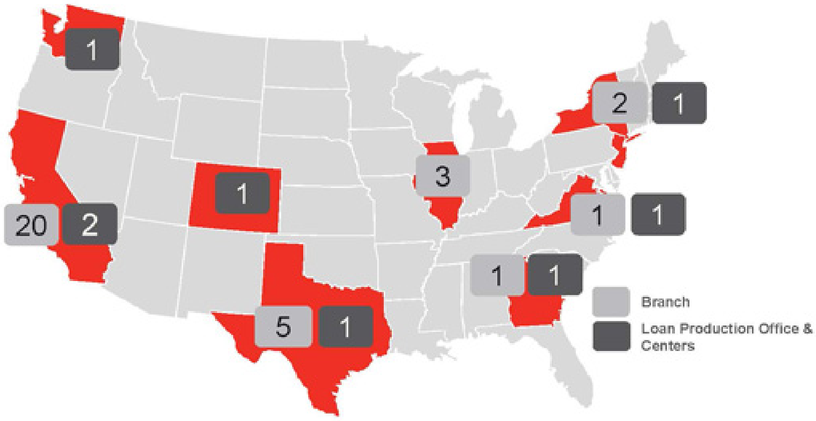
Hanmi Financial Corporation (the "Company") cautions investors that any statements contained herein that are not historical facts are forward-looking statements within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995, including, but not limited to, those statements regarding operating performance, financial position and liquidity, business strategies, regulatory, economic and competitive outlook, investment and expenditure plans, capital and financing needs and availability, litigation, plans and objectives, merger or sale activity, and all other forecasts and statements of expectation or assumption underlying any of the foregoing. These statements involve known and unknown risks and uncertainties that are difficult to predict. Investors should not rely on any forward-looking statement and should consider risks, such as changes in governmental policy, legislation and regulations, changes in monetary policy, economic uncertainty and changes in economic conditions, potential recessionary conditions, inflation, the effect of the imposition of tariffs and any retaliatory responses, the impact of a potential federal government shutdown, including our ability to effect sales of small business administration loans, fluctuations in interest rate and credit risk, competitive pressures, our ability to access cost-effective funding, the ability to enter into new markets successfully and capitalize on growth opportunities, balance sheet management, liquidity and sources of funding, the size and composition of our deposit portfolio, including the percentage of uninsured deposits in the portfolio, increased assessments by the Federal Deposit Insurance Corporation, risk and effect of natural disasters, a failure in or breach of our operational or security systems or infrastructure, including cyberattacks, the adequacy of and changes in the economic estimates and methodology of calculating our allowance for credit losses, and other operational factors.

Forward-looking statements are based upon the good faith beliefs and expectations of management as of this date only and are further subject to additional risks and uncertainties, including, but not limited to, the risk factors set forth in our earnings release dated January 27, 2026, including the section titled "Forward Looking Statements" and the Company's most recent Form 10-K, 10-Q and other filings with the Securities and Exchange Commission. The Company disclaims any obligation to update or revise the forward-looking statements herein.

NON-GAAP FINANCIAL INFORMATION

This presentation contains financial information determined by methods other than in accordance with accounting principles generally accepted in the United States of America ("GAAP"). These non-GAAP measures include tangible common equity to tangible assets, tangible common equity per share (including without the impact of available for sale securities on the accumulated other comprehensive income) and pro forma regulatory capital. Management uses these "non-GAAP" measures in its analysis of the Company's performance. Management believes these non-GAAP financial measures allow for better comparability of period to period operating performance. Additionally, the Company believes this information is utilized by regulators and market analysts to evaluate a company's financial condition and therefore, such information is useful to investors. These disclosures should not be viewed as a substitute for operating results determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies. A reconciliation of the non-GAAP measures used in this presentation to the most directly comparable GAAP measures is provided in the Appendix to this presentation.

NATIONWIDE NETWORK



INVESTMENT HIGHLIGHTS

As of 4Q25

$7.9B TOTAL ASSETS	**$6.6B** LOANS
$6.7B DEPOSITS	**9%** LOAN GROWTH[1]
$26.27 TBVPS[2]	**9.99%** TCE/TA[2] RATIO

Experienced Bankers with Deep Community Ties

Second Largest Korean-American Bank in the U.S.

- Founded in 1982 in Los Angeles, as the first Korean-American bank
- 32 full-service branches, five loan production offices and three loan centers in California, Texas, Illinois, Virginia, New Jersey, New York, Colorado, Washington, and Georgia
- Focused on MSAs with high Asian-American and multi-ethnic populations
- Strong track record of growth
- Well capitalized, significantly above regulatory requirements

(1) CAGR based on the average loan growth between 2013, when new executive management was appointed, and 4Q25
(2) Non-GAAP financial measure; refer to the non-GAAP reconciliation slide

EXECUTIVE TEAM

Bonnie Lee
President & CEO

With 39 years of banking experience and 12 years at Hanmi. Previous Experience: BBCN Bancorp, Shinhan Bank America, Nara Bank

Romolo Santarosa
Chief Financial Officer

With 34 years of banking experience and 10 years at Hanmi. Previous Experience: Opus Bank, First California Financial Group

Anthony Kim
Chief Banking Officer

With 31 years of banking experience and 12 years at Hanmi. Previous Experience: BBCN Bancorp

Matthew Fuhr
Chief Credit Officer

With 29 years of banking experience and 10 years at Hanmi. Previous Experience: Pacific Western Bank, FDIC

Vivian Kim
General Counsel & Chief People Officer

With 15 years of legal experience and 10 years at Hanmi. Previous Experience: Dykema Gossett LLP, a national law firm.

Michael Du
Chief Risk Officer

With 26 years of banking experience and 6 years at Hanmi. Previous Experience: Pacific Western Bank, Unify Financial Federal Credit Union

Business Leadership

Peter Yang, *Regional President - California*

Chris Cho, *Regional Chief Banking Officer*

Anna Chung, *Chief Community Lending Officer*

Larsen Lee, *Chief Mortgage Lending Officer*

Kevin Kepp, *Sr. BDO - Commercial Equipment Leasing Division*

Fred Lie, *Chief Digital Banking Officer*

Jimmy Bang, *Head of Specialty Lending*

Mansun Cho, *Head of Regional Retail - California*

THE HANMI TIMELINE

For over 40 years, we have been dedicated to helping our stakeholders bank on their dreams.

1982
- First Korean American Bank in the U.S.

1988
- Began offering SBA loans
- Acquired First Global Bank

2001
- Listed HAFC common stock

2004
- Acquired Pacific Union Bank ($1.2 billion in assets)

2007
- Completed $70 million secondary common stock offering

2014
- Acquired Central Bancorp, Inc. ($1.3 billion in assets)

2016
- Acquired Commercial Equipment Leasing Division ($228 million in assets)

2017
- Assets surpassed $5 billion
- Opened a Manhattan, NY branch

2018
- Opened Chinatown branch in Houston, Texas

2020
- Launch of USKC[1]
- Revitalization of mortgage lending

2022
- Assets surpassed $7 billion
- Celebrated 40th Anniversary

2024
- Opened Representative Office in Seoul, South Korea

(1) U.S. subsidiaries of Korean Corporations

WHY HANMI?

Premier Deposit Franchise

- Strong 9% CAGR in average deposits since 2013
- Average noninterest-bearing deposits of $1.94 billion represent 30% of average deposits
- Business deposits represent 55% of total deposits

Diversified Loan Portfolio

- Strong 9% CAGR in average loans since 2013
- Significant progress diversifying loan portfolio across CRE, equipment finance, RRE, and multi-family
- Allowance for credit losses to loans was 1.07% and nonperforming assets were 0.26% of total assets

Prudent Capital Management

- Quarterly cash dividend of $0.28 per share, representing 4.22% yield [(1)]; a 3.7% increase from prior quarter of $0.27 per share
- Tangible common equity to tangible assets[(2)] was 9.99%, common equity tier 1 capital ratio was 12.05% and total capital ratio was 15.06%
- Bank is well-capitalized, significantly exceeding minimum capital requirements

Strong Corporate Governance

- 90% of Board directors are independent; all participate in a Board Assessment through Nasdaq Board Advisory Services annually
- Annual shareholder engagement program to discuss executive compensation and governance practices
- $7.5 million long-term commitment to a Community Reinvestment Act fund

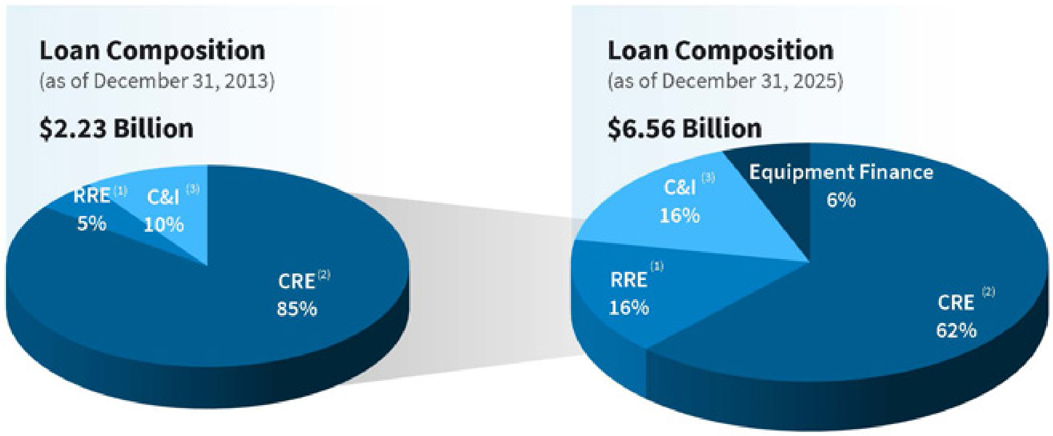
All figures as of December 31, 2025 unless otherwise specified

(1) The annualized dividend yield is calculated based on the closing price of $26.57 as of January 29, 2026

(2) Non-GAAP financial measure; refer to the non-GAAP reconciliation slide

SUCCESSFUL PORTFOLIO DIVERSIFICATION STRATEGY

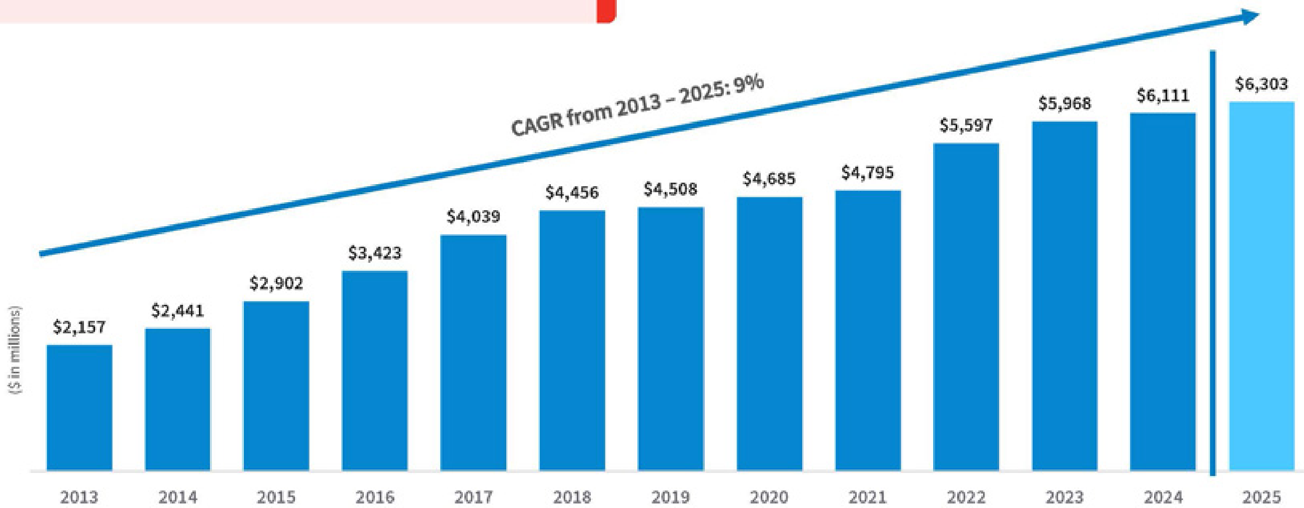
Significant progress reducing CRE concentration from **85%** of total portfolio to **62%**



(1) RRE includes Consumer loans
(2) $144.5 million or 7.6% and $115.7 million or 2.9% of the CRE portfolio is unguaranteed SBA loans at December 31, 2013 and December 31, 2025, respectively
(3) $7.0 million or 3.1% and $62.9 million or 5.8% of the C&I portfolio is unguaranteed SBA loans at December 31, 2013 and December 31, 2025, respectively

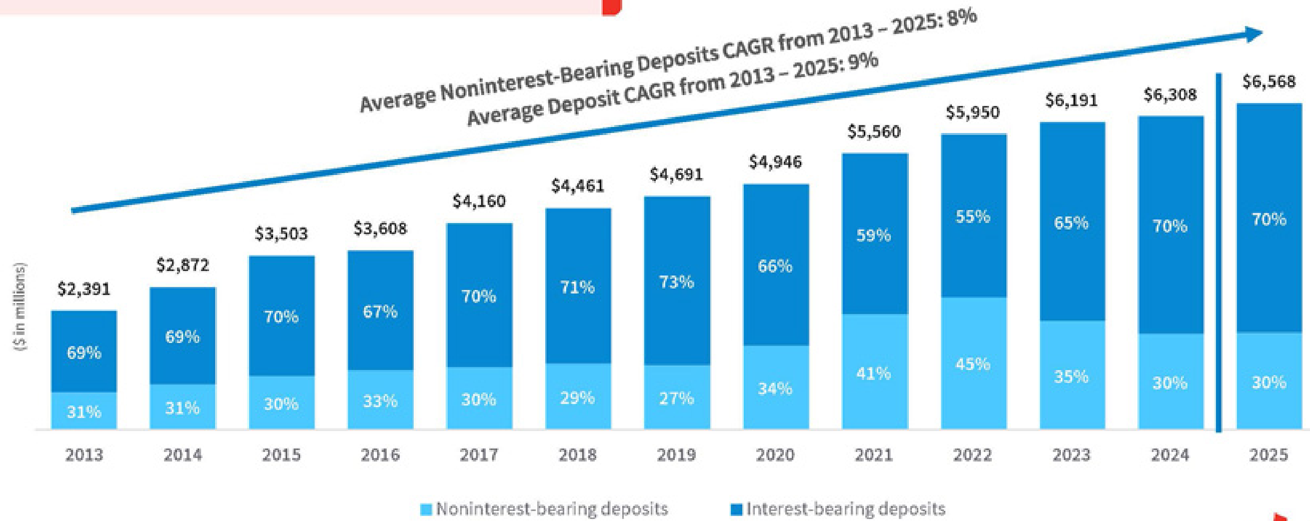
AVERAGE LOAN TREND

Strong average loan growth reflecting a **9%** CAGR since 2013



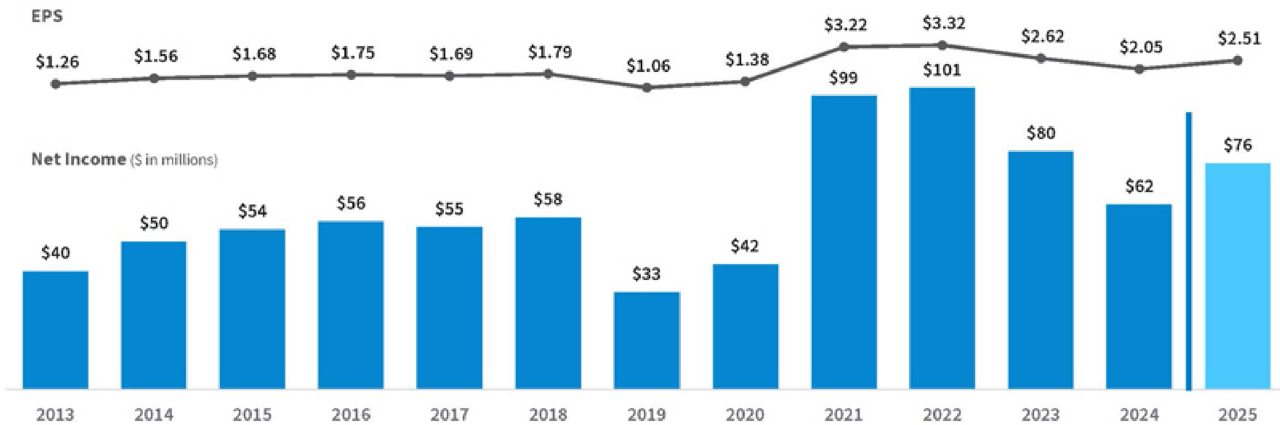
AVERAGE DEPOSIT TREND

Strong deposit growth reflecting a **9%** CAGR since 2013.
Average noninterest-bearing deposits have grown by **8%** CAGR since 2013 and now represents **30%** of total deposits.

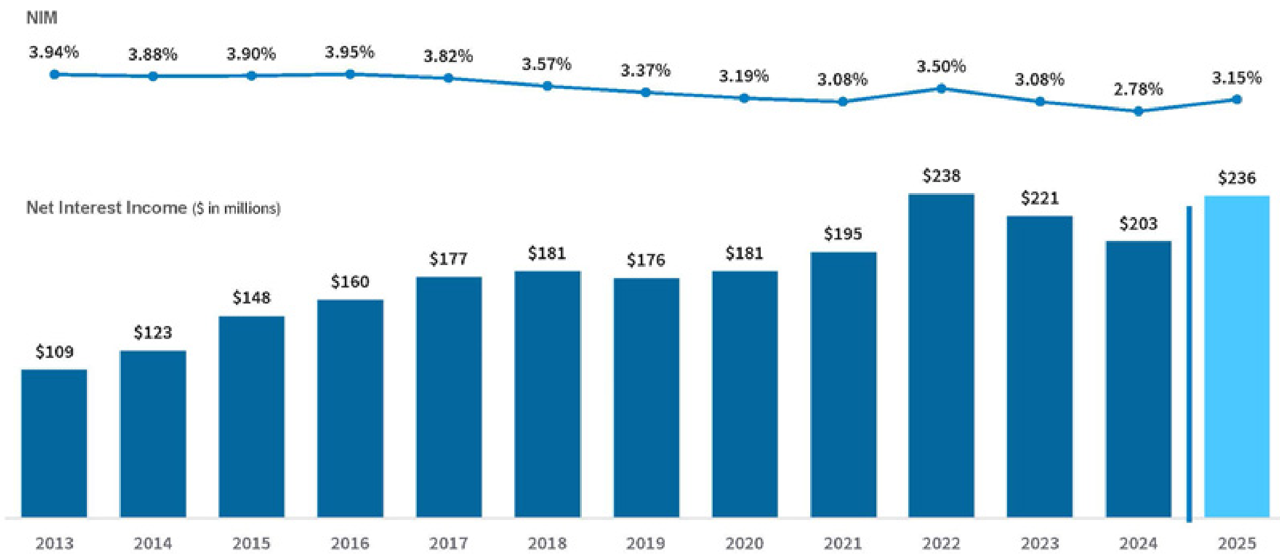


NET INCOME TREND

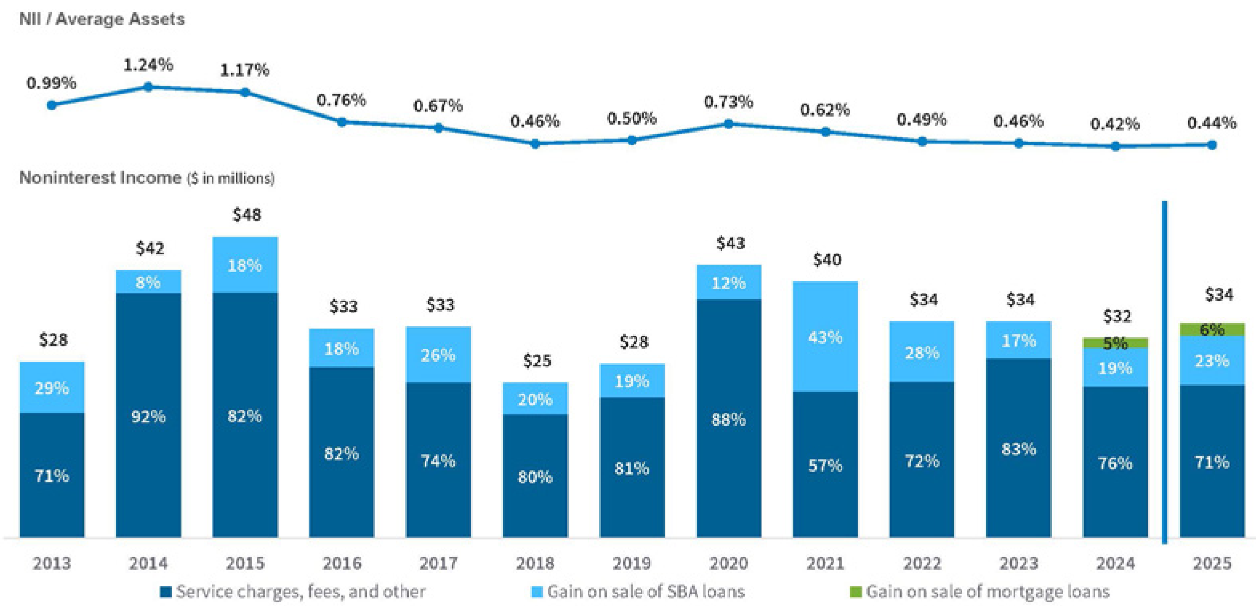
A track record of steady earnings growth at 8% CAGR between 2013-18 as the interest rate environment remained relatively steady. 2020-22 net income reflected the effect of the pandemic and the gradual receding from its uncertainties ending in 2022 with $101 million in net income. 2023-24 observed the lagging effect of the 500-bps increase in the Federal funds rate.



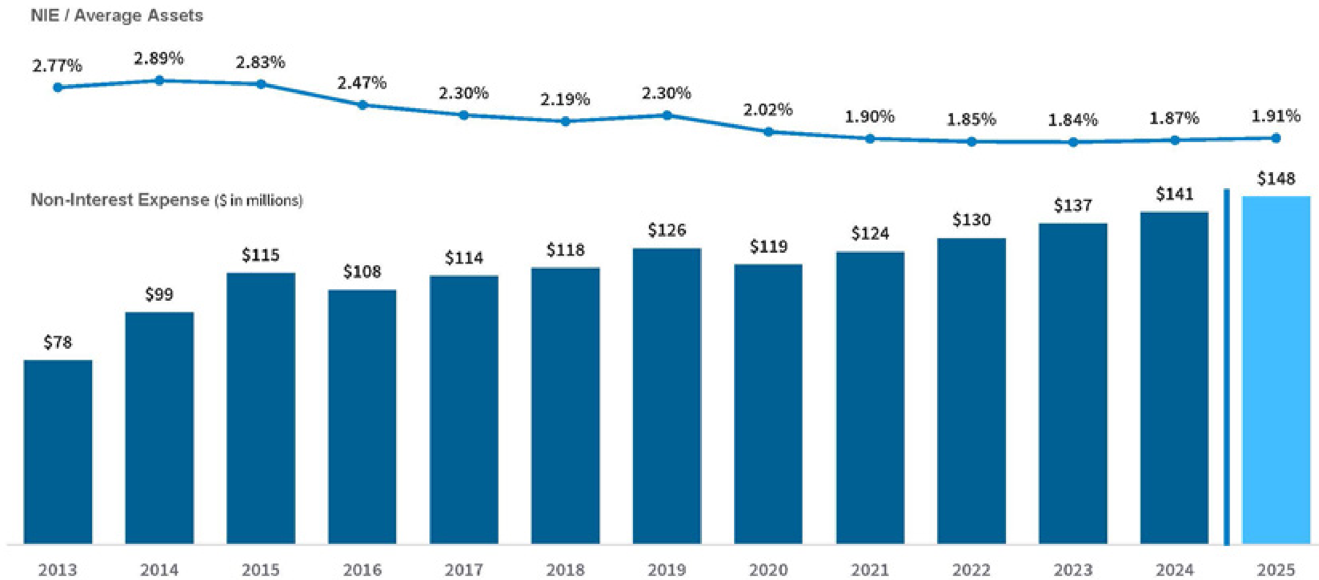
NET INTEREST INCOME & NIM TREND



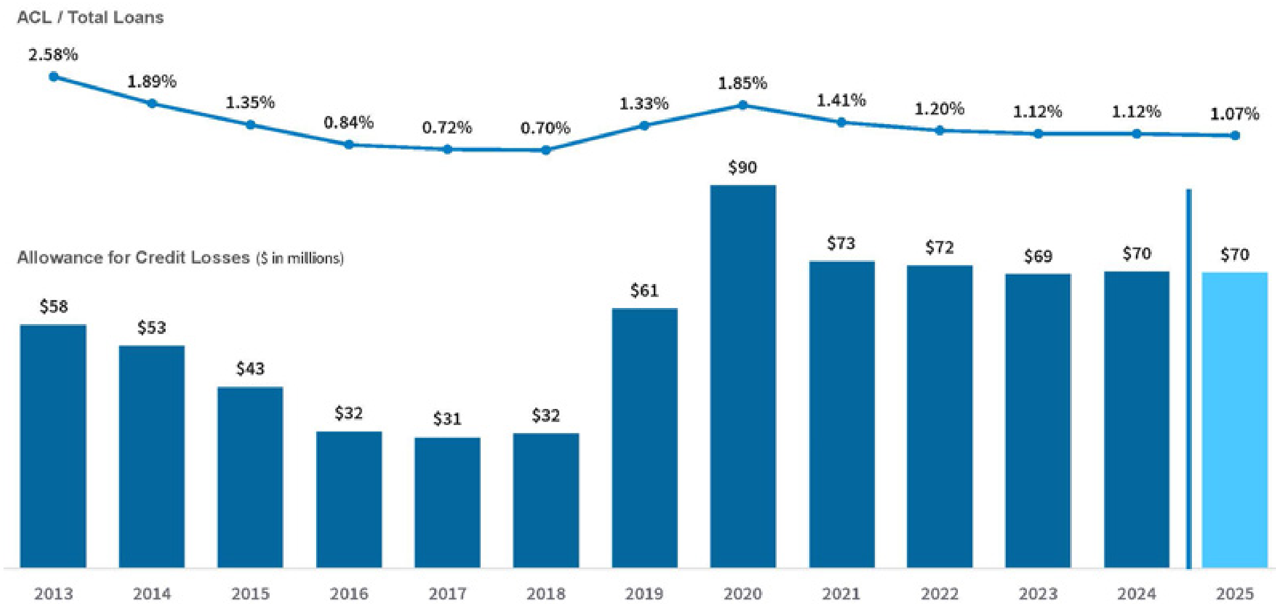
NONINTEREST INCOME TREND



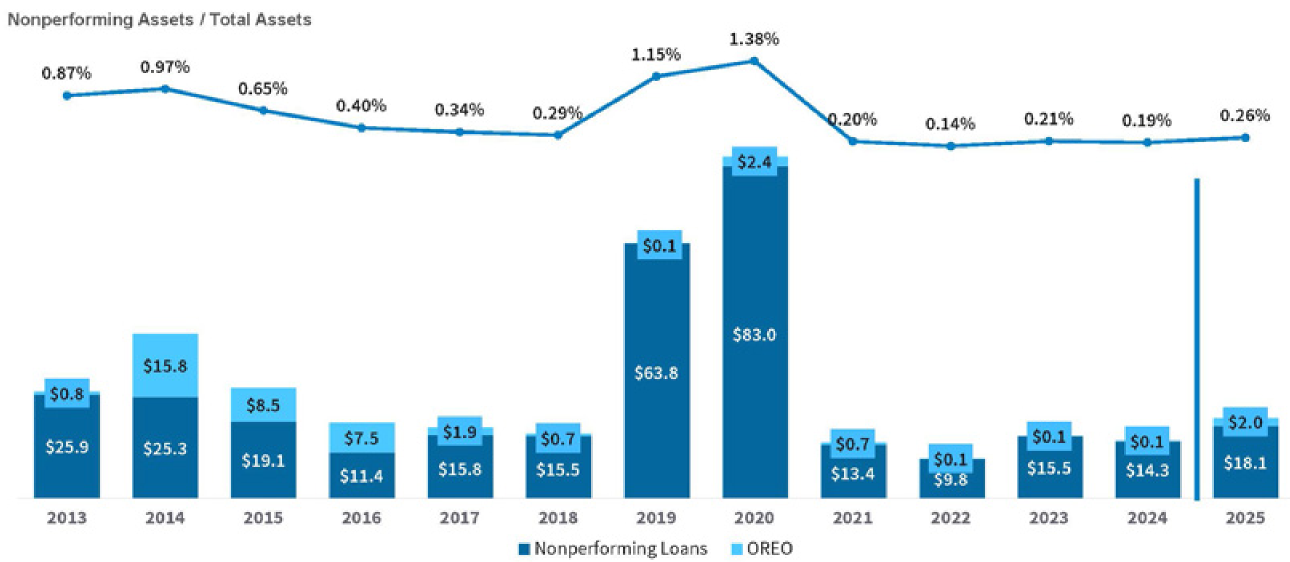
NONINTEREST EXPENSE TREND



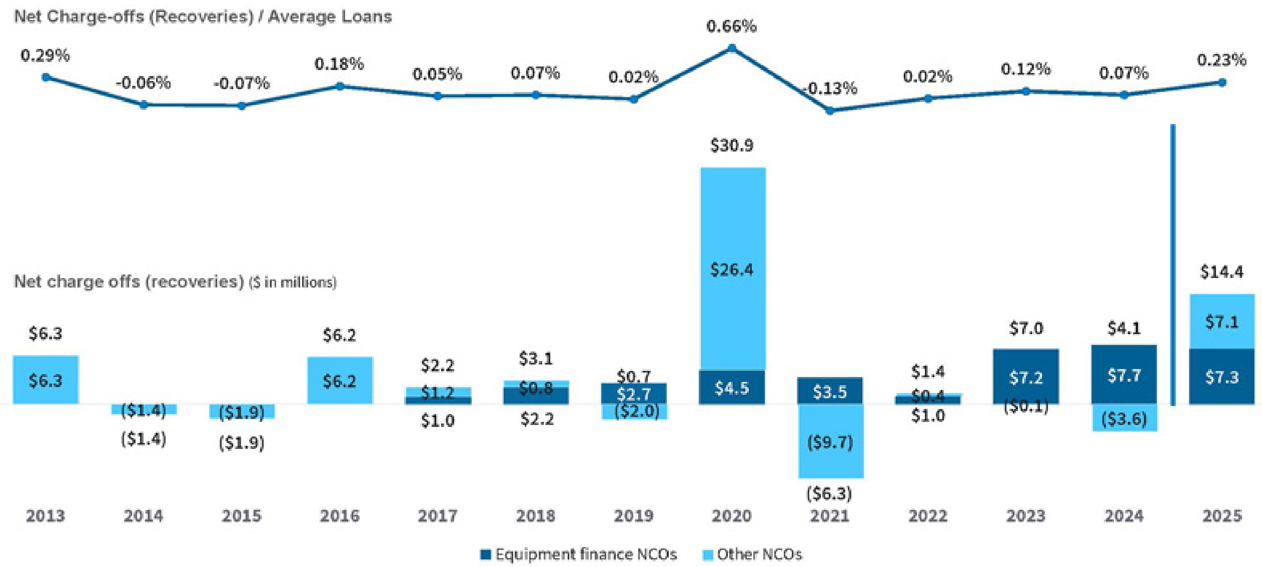
ALLOWANCE FOR CREDIT LOSSES TREND



NONPERFORMING ASSETS TREND



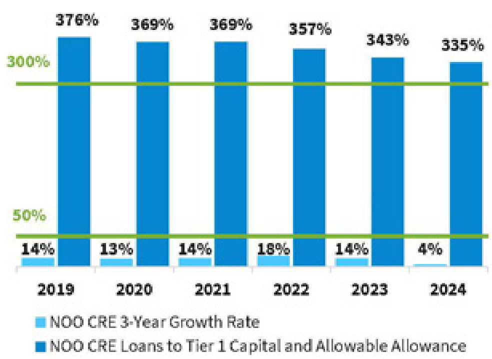
NET CHARGE OFFS (RECOVERIES) TREND



RISK MANAGEMENT

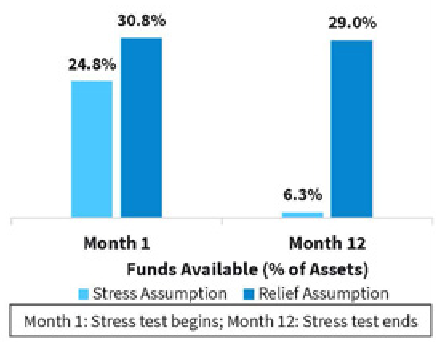
CRE Concentration

Hanmi has not exceeded the supervisory criteria to be considered to have CRE concentration risk under regulatory guidance[1]; however, Hanmi's risk management practices address the six elements of regulatory guidance[2]



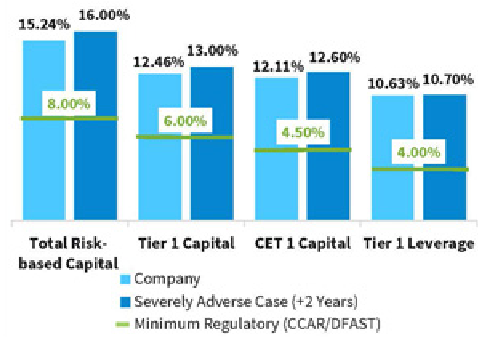
Liquidity Stress Test

Hanmi's risk management practices include comprehensive contingency funding plans intended to plan for funding needs in scenarios of liquidity shortfall. Management performs the test quarterly. The recent stress test indicates that the Bank could withstand a severe stress[3] scenario and remain above policy minimums



Capital Stress Test

Hanmi is not required to perform a capital stress test; however, Hanmi's risk management practices include an annual capital stress test for the Company and the Bank using applicable CCAR assumptions[4]



(1) Source: FDIC Financial Institution Letters (FIL-64-2023), as of December 18, 2023; also total ADC (Acquisition, Development, and Construction) loans are well below 100% of Bank's total capital for all periods presented
(2) Six elements of regulatory guidance – (1) maintain strong capital levels, (2) ensure that credit loss allowances are appropriate, (3) manage construction and development (C&D) and CRE loan portfolios closely, (4) maintain updated financial and analytical information, (5) bolster the loan workout infrastructure, (6) maintain adequate liquidity and diverse funding sources
(3) Liquidity stress test based on deposits at December 31, 2024. Severe stress scenario makes the following stress assumptions: (a) 22% deposit outflow over 12 months, (b) Bank unable to replace wholesale deposits, and (c) federal fund lines cut off, and the following relief assumptions: (a) loan-and-securities based FHLB capacity adjusted down for increased haircut, and (b) Bank's assets (loans) are sold to abate the liquidity crisis. Under "Stress Assumption", funds available represent cash, securities, and borrowing capacity from FHLB. Under "Relief Assumption", funds available represent funds under "Stress Assumption" and cash proceeds from loans sale
(4) Capital ratios at December 31, 2024 for the Company. 2025 CCAR makes the following assumptions: (a) trough real GDP growth declining by 8.9%, (b) peak unemployment rate reaching 10.0%, (c) housing prices declining by 33.0%, and (d) CRE valuations declining by 30.0%

CORPORATE GOVERNANCE

Governance and management of environmental and social impact create long-term value for our stakeholders.

Oversight

Hanmi is committed to sound corporate governance principles and maintains formal Corporate Governance Guidelines and a Code of Business Conduct and Ethics for employees, executive officers, and directors.

Nominating and Corporate Governance (NCG) Committee

NCG Committee identifies individuals qualified to become directors, and has oversight over corporate governance principles applicable to Hanmi. ESG sub-committee, within NCG Committee, has the primary oversight of corporate citizenship and ESG-related matters.

Risk, Compliance and Planning (RCP) Committee

The RCP Committee provides oversight of the enterprise risk management framework, and also oversees the strategic planning and the budgetary function.

Audit Committee

The Audit Committee is responsible for overseeing and monitoring financial accounting and reporting, the system of internal controls established by management, and our audit process and policies.

Compensation and Human Resources (CHR) Committee

The CHR Committee oversees the compensation of Hanmi's executive officers and administers Hanmi's compensation plans.

Source: 2025 Proxy Statement

Our Board

The NCG Committee believes the Board should encompass a broad range of talent, skill, knowledge, experience, diversity, and expertise.

Our board is currently comprised of eleven directors, four of whom are female and seven of whom are of Asian descent.

We believe the diverse composition of our board is a competitive advantage. The knowledge, experience and viewpoints espoused by our directors lead to more meaningful, strategic decisions and leads to meaningful and innovative discussions to better serve our stakeholders.

Shareholder Engagement

- Annual shareholder engagement program to discuss executive compensation and governance practices
- Ethics Hotline that allows for confidential reporting of any suspected concerns or improper conduct

4Q25 HIGHLIGHTS

Earnings Performance

- Net income was $21.2 million, or $0.70 per diluted share, down 3.7% from the third quarter due to lower noninterest income of $1.6 million primarily related to bank owned life insurance. While noninterest expense increased $1.8 million due to higher salaries and professional fees, this was offset by an increase in net interest income of $1.8 million driven by lower cost of deposits.
- Net interest income continued to grow, increasing 2.9% from the prior quarter due to lower interest expense as the average rate on interest-bearing deposits declined 20 basis points. Although the yield on average loans declined by nine basis points, the average loan balance increased 2.4%. This resulted in another quarter of net interest margin expansion (taxable equivalent) of six basis points to 3.28%.

Loans and Deposits

- Loans receivable increased to $6.56 billion up 0.5% from the end of the prior quarter. Loan production was $374.8 million, with a weighted average interest rate of 6.90% compared to the weighted average interest rate of 6.46% for payoffs.
- Deposits were $6.68 billion, down 1.3% from the prior quarter, however noninterest-bearing demand deposits demonstrated the stability of the customer base, representing 30.2% of total deposits.

Asset Quality

- Asset quality remained strong as nonperforming assets to total assets was 0.26%, an improvement of one basis point from the prior quarter. Nonperforming loans to total loans was 0.28%, an improvement of two basis points from the prior quarter and credit loss expense was $1.9 million, compared to $2.1 million in the prior quarter.

Capital

- Hanmi's capital position remained strong with a ratio of tangible common equity to tangible assets of 9.99% while the Company returned $10.1 million of capital to shareholders in the form of share repurchases and dividends ($2.0 million in share repurchases and $8.1 million of dividends).

(1) Non-GAAP financial measure; refer to the non-GAAP reconciliation slide
(2) Includes a $55.0 million performing hospitality loan

Net Income $21.2M	**ROAE** 10.14%
Diluted EPS $0.70	**NIM** 3.28%
ROAA 1.07%	**Efficiency Ratio** 54.95%

LOAN PRODUCTION

Loan production of **$374.8 million** in the fourth quarter, which included Commercial Real Estate production of **$125.9 million**.

$125.9M
Commercial real estate loan production

$82.1M
Commercial and industrial loan production

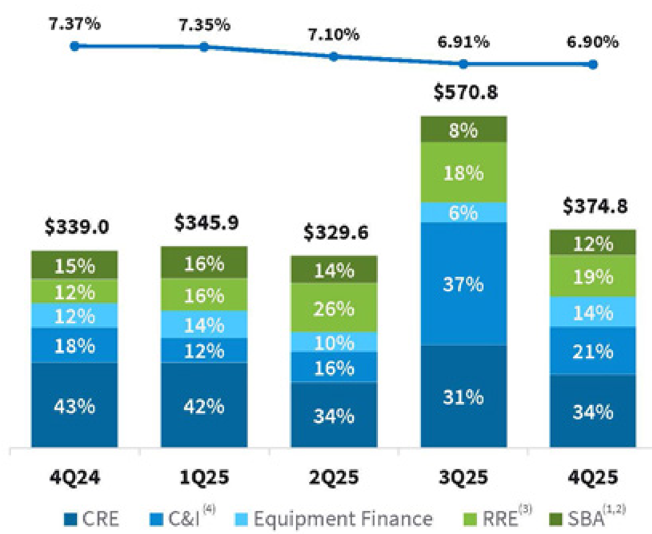
$52.5M
Equipment finance production

$70.3M
Residential mortgage[3] production

$44.1M
SBA[1,2] loan production

(1) $49.7 million, $55.2 million, $46.8 million, $44.9 million, and $44.1 of SBA loan production includes $15.4 million, $30.8 million, $23.3 million, $20.6 million, and $22.3 million of loans secured by CRE and the remainder representing C&I loans for 4Q24, 1Q25, 2Q25, 3Q25, and 4Q25, respectively
(2) Production includes purchases of guaranteed SBA loans of $20.3 million, and $11.0 million for 4Q24 and 1Q25, respectively
(3) Production includes mortgage loan purchases of $10.0 million, $10.3 million, $3.0 million, and $3.4 million for 1Q25, 2Q25, 3Q25, and 4Q25, respectively
(4) Production includes C&I loan purchases of $0.6 million for 4Q24
(5) Weighted average interest rated is the stated weighted average coupon

New Production and Weighted Average Interest Rate[5]
($ in millions)



LOAN PORTFOLIO

	Outstanding ($ in millions)	4Q25 Average Yield
Commercial Real Estate (CRE)[1,2] Portfolio	$4,030	5.72%
Residential Real Estate (RRE)[3] Portfolio	$1,050	5.38%
Commercial & Industrial (C&I)[1,6] Portfolio	$1,075	7.00%
Equipment Finance Portfolio	$408	6.91%

	# of Loans	Weighted Average Loan-to-Value Ratio[4]	Weighted Average Debt Coverage Ratio[4]
CRE[2] Investor (non-owner)	825	48.7%	2.04x
CRE[2] Owner Occupied	716	46.8%	2.70x
CRE[2,5] Multifamily	157	53.7%	1.68x

Note: Numbers may not add due to rounding

(1) Includes syndicated loans of $549.4 million in total commitments ($435.5 million disbursed) across C&I ($438.2 million committed and $339.9 million disbursed) and CRE ($111.2 million committed and $95.6 million disbursed)

(2) CRE is a combination of Investor (non-owner), Owner Occupied, Multifamily, and Construction. Investor (or non-owner occupied) property is where the investor (borrower) does not occupy the property. The primary source of repayment stems from the rental income associated with the respective properties. Owner occupied property is where the borrower owns the property and also occupies it. The primary source of repayment is the cash flows from the ongoing operations and activities conducted by the borrower/owner. Multifamily real estate is a residential property that has 5 or more housing units.

(3) Residential real estate is a loan (mortgage) secured by a single-family residence, including one to four units (duplexes, triplexes, and fourplexes). RRE also includes $0.9 million of HELOCs and $3.8 million in consumer loans

(4) Weighted average LTV and weighted average DCR calculated when the loan was first underwritten or renewed subsequently

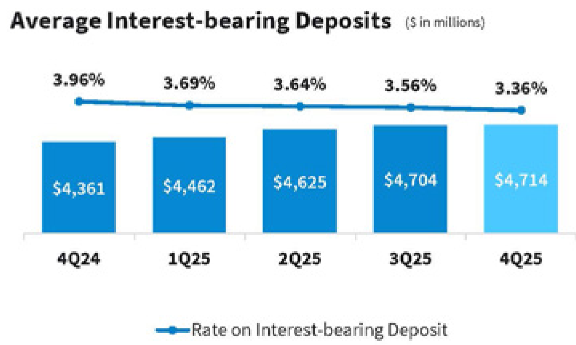
(5) $78.6 million, or 16.6%, of the CRE multifamily loans are rent-controlled in New York City

(6) Includes $236.1 million of loans to nondepository financial institutions (NDFI)

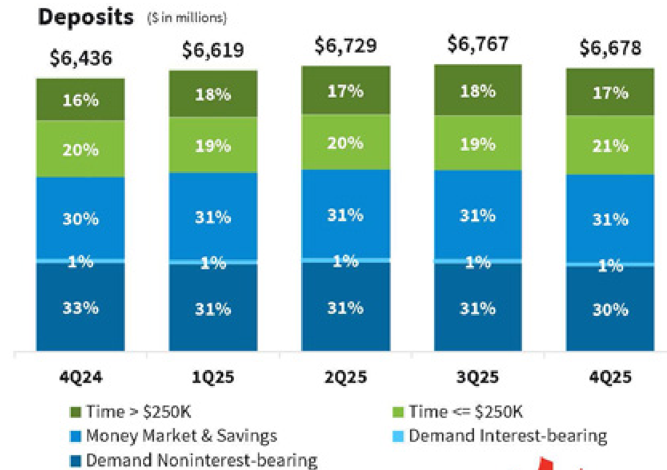
DEPOSIT PORTFOLIO

Total deposits decreased **1%** to **$6.68 billion**, quarter-over-quarter.

Noninterest-bearing demand deposits represented 30.2% of total deposits at December 31, 2025. Estimated uninsured deposit liabilities were 44.0% of the deposits. Brokered deposits remained low at 1.3% of the deposit base.

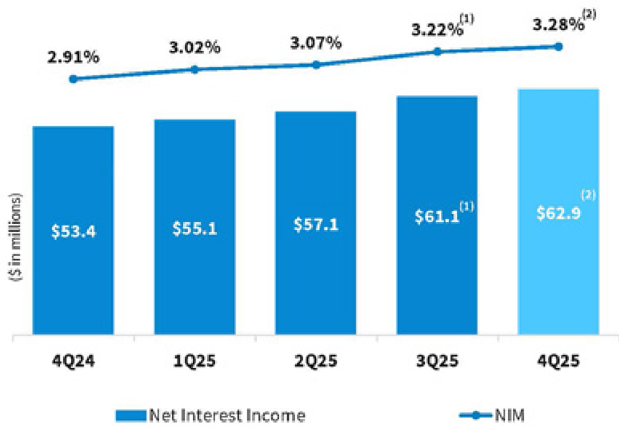


Note: Numbers may not add due to rounding

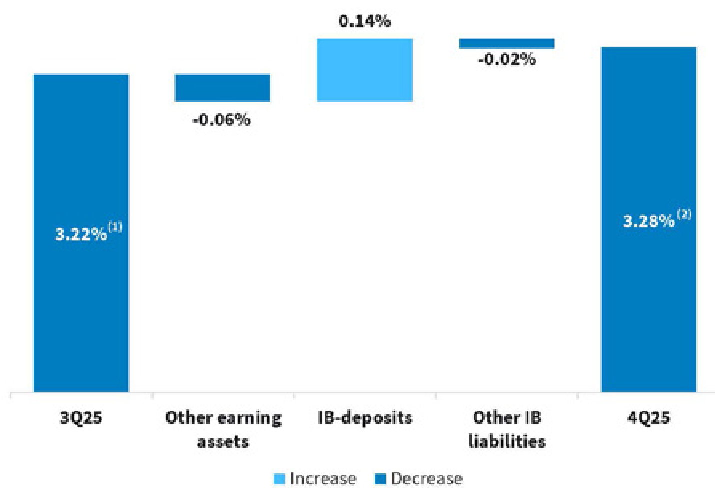


NET INTEREST INCOME | NET INTEREST MARGIN

Net interest income for the fourth quarter was **$62.9 million**(2) and net interest margin (taxable equivalent) was **3.28%**(2), both up from the third quarter.



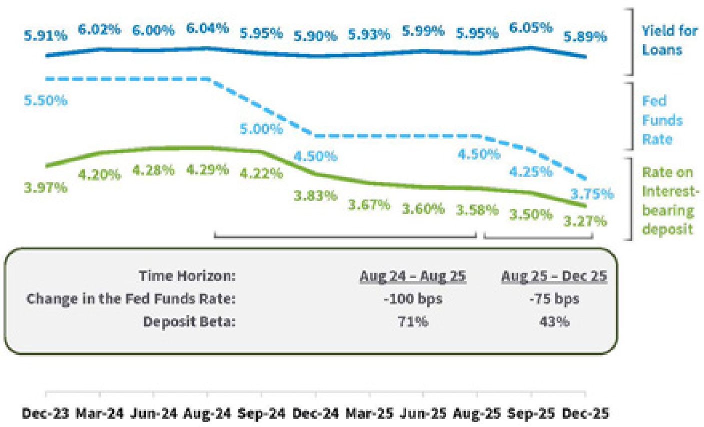
Net Interest Margin



(1) Includes a $0.6 million interest recovery from a previously charged-off loan; represents approximately 3 bps of net interest margin
(2) Includes a $0.2 million interest recovery from a previously charged-off loan and loans returned to accruing status; represents approximately 2 bps of net interest margin

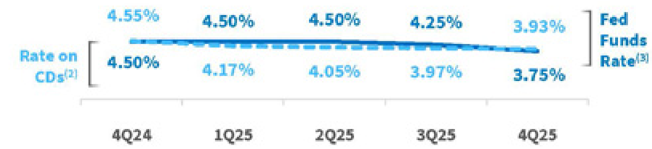
NET INTEREST INCOME SENSITIVITY

Loan & Deposit Beta[1]



Time Horizon:	Aug 24 – Aug 25	Aug 25 – Dec 25
Change in the Fed Funds Rate:	-100 bps	-75 bps
Deposit Beta:	71%	43%

Fed Funds Rate & Rate on CDs



Deposits – CD Maturities ($ in millions)

Numbers may not add due to rounding

(1) Yield for Loans and rate on interest-bearing deposit represent monthly average yield and rate, respectively. Fed funds rate represents the rate at the end of the month. Beta is measured monthly between August 2024, when the fed funds rate was 5.50%, and August 2025, when the fed funds rate was 4.50%, and between August 2025, when the fed funds rate was 4.50%, and December 2025, when the fed funds rate was 3.75%.

(2) Average rates on CDs and interest bearing-deposits for the month of December 2025 was 3.90% and 3.27%, respectively

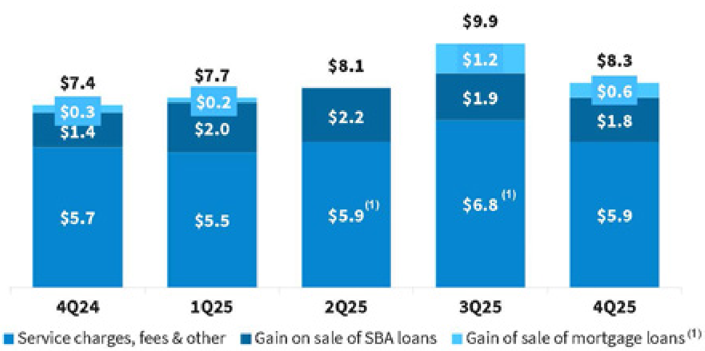
(3) Fed funds rate represents the upper-target rate at the end of the quarter

(4) Represent weighted average contractual rates

NONINTEREST INCOME

Noninterest income for the fourth quarter was **$8.3 million**, down **16%** from the third quarter, primarily due to the absence of a **$0.9 million** death benefit claim from bank-owned life insurance and a **$0.6 million** decline in gain on the sale of residential mortgage loans[2].

Noninterest Income ($ in millions)

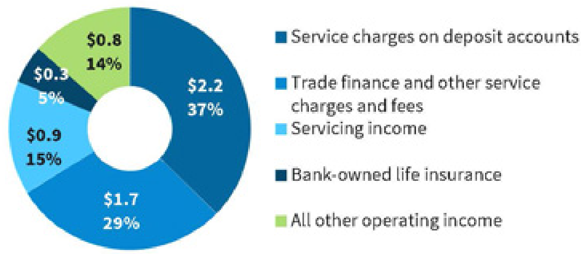


Numbers may not add due to rounding

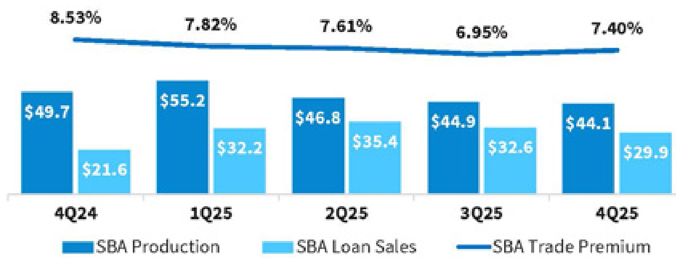
(1) Includes $0.4 million and $0.9 million in BOLI benefit for 2Q25 and 3Q25, respectively

(2) There was a mortgage loan sale transaction in each quarter, except 2Q25 had none and 3Q25 had two

4Q25 Service Charges, Fees & Other ($ in millions)

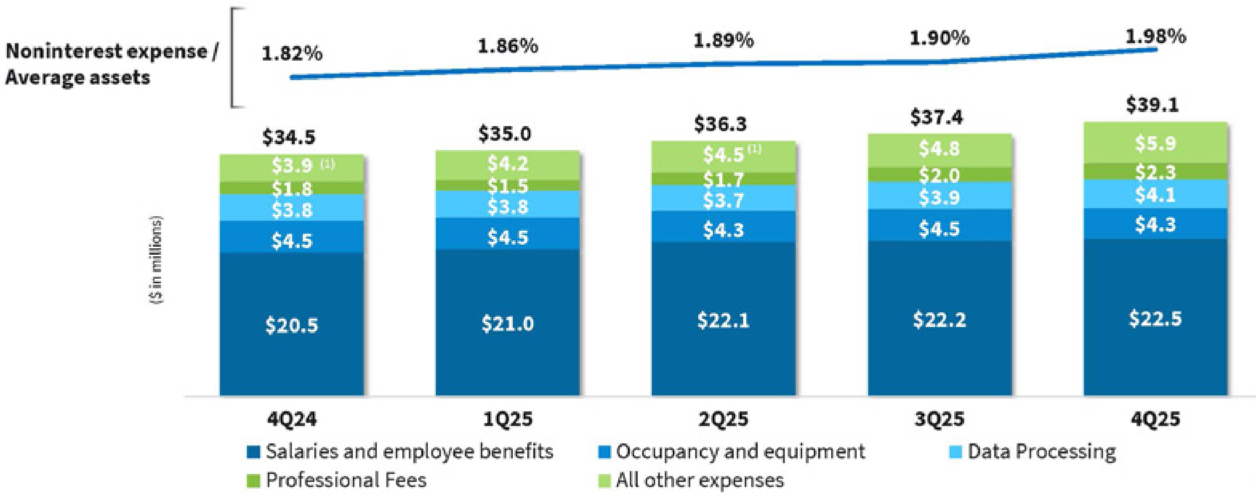


SBA 7(a) Loan Production and Sales ($ in million)



NONINTEREST EXPENSE

Noninterest expense was **$39.1 million** for the fourth quarter, up **5%** from the third quarter, primarily due to seasonally higher advertising and promotion expense, higher OREO expense related to property taxes, as well as an increase in personnel and higher professional fees and data processing expenses.

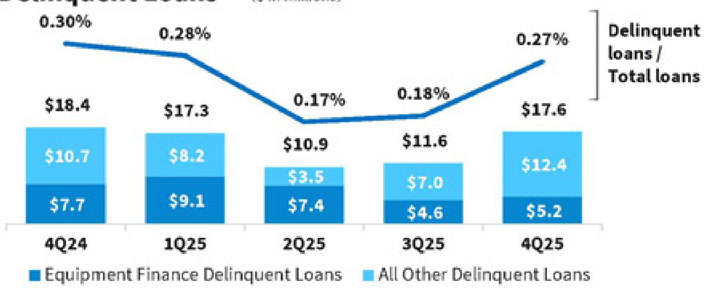


(1) Includes a $1.6 million and a $0.6 million gain from the sale of an OREO property in 4Q24 and 2Q25, respectively

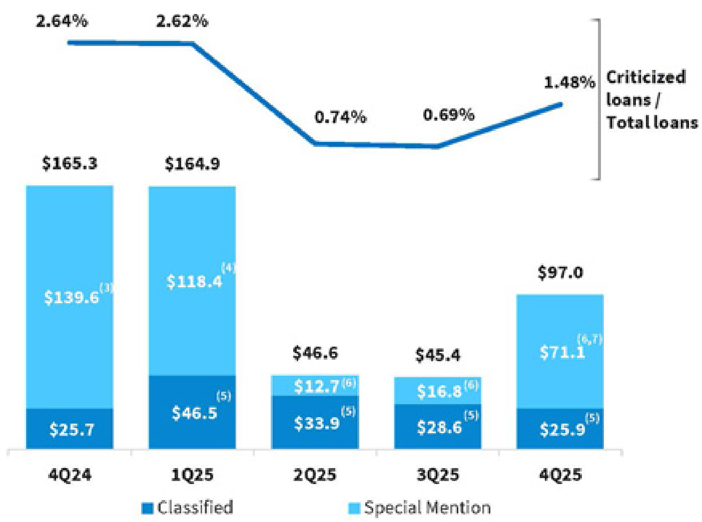
ASSET QUALITY – DELINQUENT & CRITICIZED LOANS

The **$51.6 million** increase in criticized loans in the fourth quarter was primarily driven by a **$55.0 million** commercial real estate hospitality loan downgraded to special mention.

Delinquent Loans[1] ($ in millions)



Criticized Loans[2] ($ in millions)

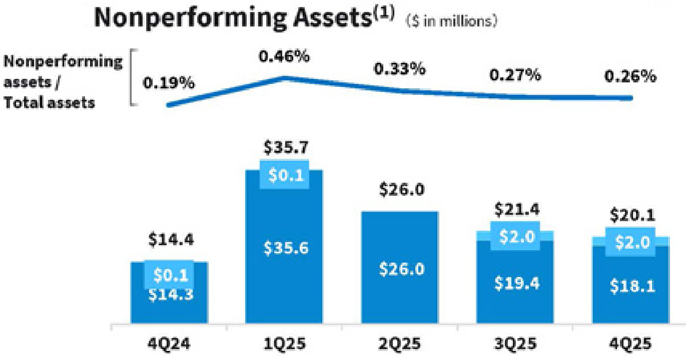


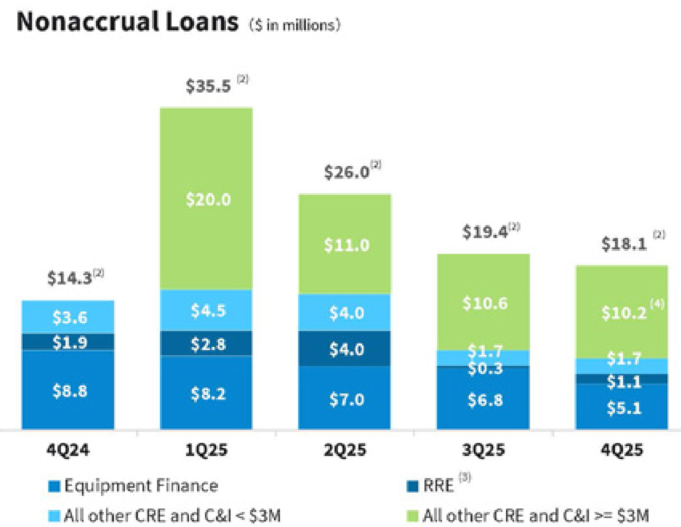
Numbers may not add due to rounding

(1) Represents loans 30 to 89 days past due and still accruing
(2) Includes nonaccrual loans of $13.4 million, $34.4 million, $24.1 million, $19.4 million, and $18.1 million as of 4Q24, 1Q25, 2Q25, 3Q25, and 4Q25, respectively
(3) Includes two special mention CRE loans of $106.5 million in the hospitality industry, a $19.5 million C&I loan in the healthcare industry, and a $12.4 million C&I relationship in the retail industry
(4) Includes two special mention CRE loans of $105.8 million in the hospitality industry and a $12.2 million C&I relationship in the retail industry
(5) Includes a CRE loan designated nonaccrual totaling $20.0 million, $11.0 million , $10.6 million, and $10.2 million for 1Q25, 2Q25, 3Q25, and 4Q25, respectively
(6) Includes a C&I relationship in the retail industry totaling $12.2 million, $11.8 million, and $11.6 million for 2Q25, 3Q25, and 4Q25, respectively
(7) Includes one special mention CRE loan of $55.0 million in the hospitality industry

ASSET QUALITY – NONPERFORMING ASSETS & NONACCRUAL LOANS

Nonperforming assets were **$20.1 million** at the end of the fourth quarter, down from **$21.4 million** at the end of the third quarter.





Note: Numbers may not add due to rounding

(1) Nonperforming assets exclude repossessed personal property of $0.6 million, $0.7 million, $0.6 million, $0.4 million, and $0.6 million for 4Q24, 1Q25, 2Q25, 3Q25, and 4Q25, respectively

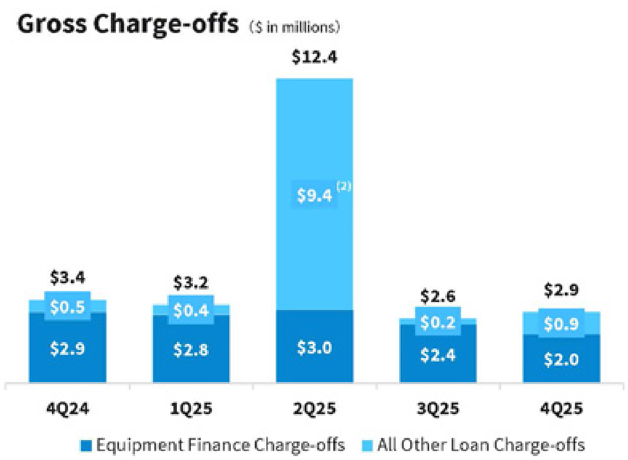
(2) Specific allowance for credit losses for 4Q24, 1Q25, 2Q25, 3Q25, and 4Q25 was $6.2 million, $11.8 million, $4.1 million, $4.4 million, and $3.4 million, respectively

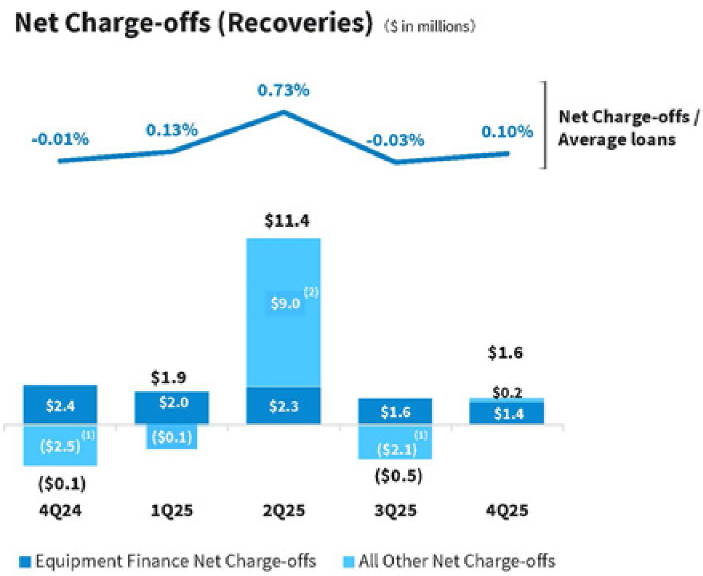
(3) RRE includes consumer loans

(4) Represents a $10.2 million CRE loan at 4Q25

ASSET QUALITY – GROSS & NET LOAN CHARGE-OFFS

Net charge-offs for the fourth quarter were
$1.6 million.





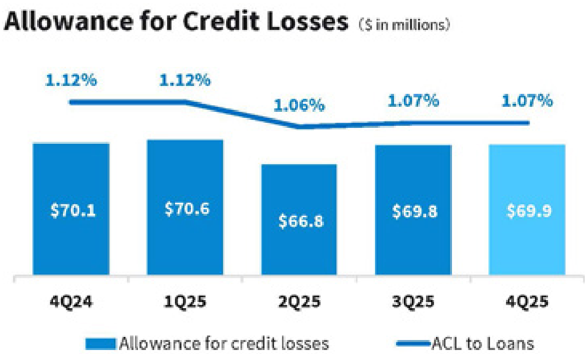
Note: Numbers may not add due to rounding

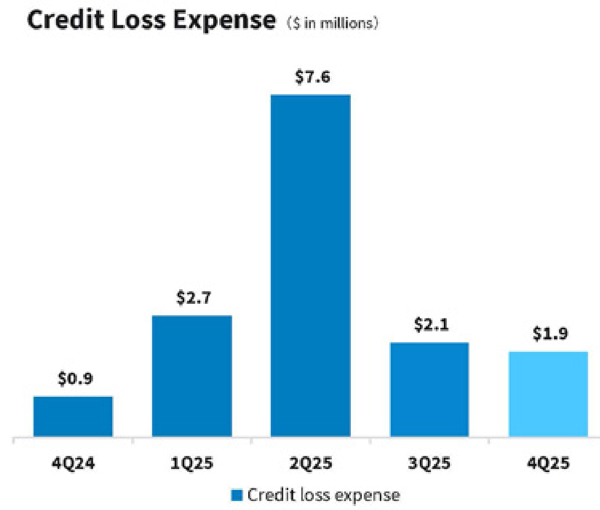
(1) Includes a $1.6 million and a $2.0 million recovery on a loan previously charged-off in 4Q24 and 3Q25, respectively

(2) Includes an $8.6 million commercial real estate loan charge-off

ACL TREND

Allowance for credit losses was **$69.9 million** at December 31, 2025, or **1.07%** to total loans, compared with **$69.8 million**, or **1.07%** of total loans, at the end of the prior quarter.





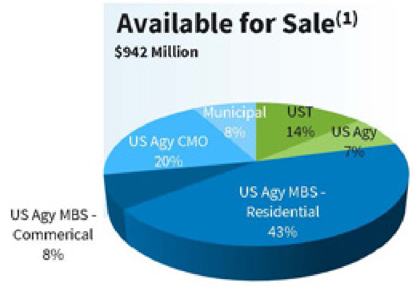
ACL ANALYSIS BY LOAN TYPE

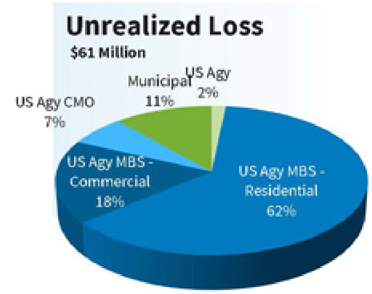
($ in millions)	December 31, 2025		September 30, 2025		June 30, 2025		March 31, 2025		December 31, 2024	
	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans	Allowance	Loans
CRE	$ 38.7	$ 4,030.1	$ 40.2	$ 4,015.3	$ 37.5	$ 3,948.9	$ 41.4	$ 3,975.7	$ 39.3	$ 3,949.6
C&I	7.8	1,074.9	7.3	1,052.5	6.9	918.0	6.2	854.4	10.0	863.4
Equipment Finance	10.4	408.5	11.0	416.9	11.8	445.2	13.0	472.6	15.0	487.0
RRE & Consumer	13.0	1,049.9	11.3	1,043.6	10.6	993.9	10.0	979.5	5.8	951.3
Total	**$ 69.9**	**$ 6,563.4**	**$ 69.8**	**$ 6,528.3**	**$ 66.8**	**$ 6,306.0**	**$ 70.6**	**$ 6,282.2**	**$ 70.1**	**$ 6,251.3**

Note: Numbers may not add due to rounding

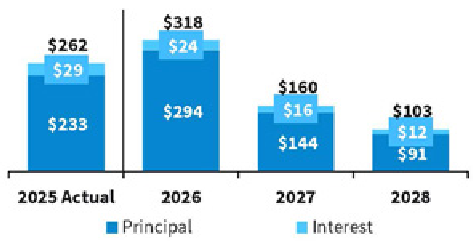
SECURITIES PORTFOLIO

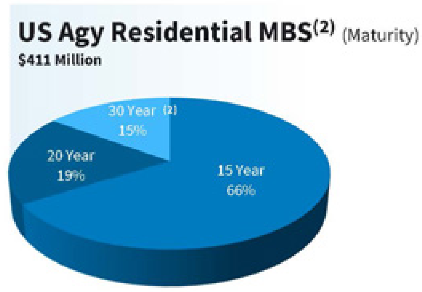
The **$941.8 million** securities portfolio (all AFS, no HTM) represented **12%** of assets at December 31, 2025, and had a weighted average modified duration of 3.7 years with **$61.1 million** in an unrealized loss position.

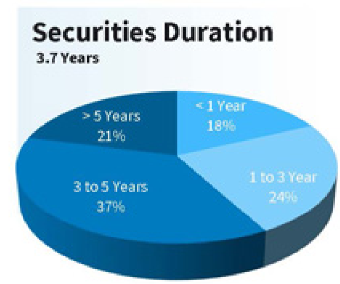




Principal Paydowns ($ in millions)







Note: Numbers may not add due to rounding
(1) Based on the book value
(2) 98.0% constitutes CRA bonds

LIQUIDITY

The Bank and the Company had **ample liquidity** resources at December 31, 2025.

Liquidity Position ($ in millions)

		Balance	% of Assets
Cash & cash equivalents	$	213	2.7%
Securities (unpledged)		834	10.7%
Loans available for Sale		7	0.1%
Liquid Assets		**1,055**	**13.5%**
FHLB available borrowing capacity		1,463	18.7%
FRB discount window borrowing capacity		425	5.4%
Federal funds lines (unsecured) available		140	1.8%
Secondary Liquidity Sources		**2,028**	**25.9%**
Bank Liquidity (Liquid Assets + Secondary Liquidity)	$	**3,083**	**39.4%**

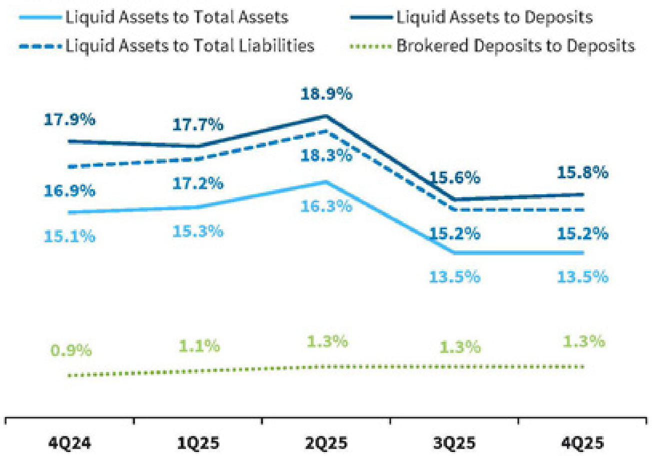
Company-only Subordinated Debentures ($ in millions)

		Par		Amortized Cost	Rate
2036 Trust Preferred Securities	$	27	$	22	5.38% (1)
2031 Subordinated Debt		110		109	3.75% (2)
	$	**137**	**$**	**131**	

Cash & Securities at Company-only ($ in millions)

		Balance
Cash	$	9
Securities (AFS)		46
	$	**55**

Liquidity Ratios



(1) Rate at December 31, 2025, based on 3-month SOFR + 166 bps

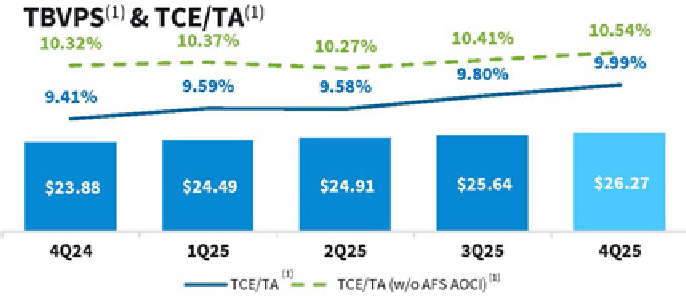
(2) Issued in August 2021 and due in September 2031. The interest rate is fixed at 3.75% for 5 years. The rate resets quarterly commencing September 1, 2026 to the 3-month SOFR + 310 bps.

CAPITAL MANAGEMENT

Prudent capital management while driving shareholder return through stable quarterly dividends and share repurchase program. Tangible book value per share (TBVPS)[1] increased to **$26.27** at the end of the fourth quarter.

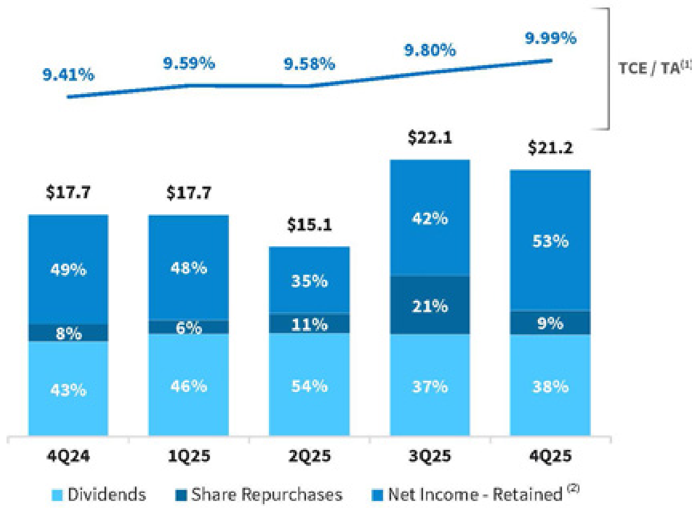
Contributing to the increase was a $4.8 million decrease in unrealized after-tax losses on securities available for sale, due to changes in interest rates during the fourth quarter of 2025.

TBVPS[1] & TCE/TA[1]



(1) Non-GAAP financial measure, refer to the non-GAAP reconciliation slides
(2) "Net Income – Retained" is equal to net income minus dividend payout and share repurchases

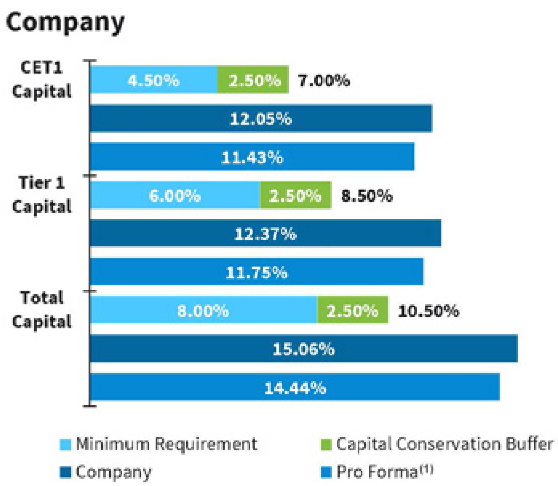
Dividends, Share Repurchases & TCE/TA[1] ($ in millions)

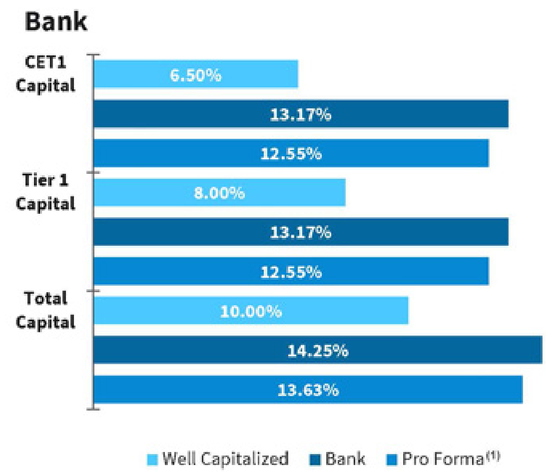


The dividend payout ratio for 2025 was 43.0% compared with 48.8% in 2024. Share repurchases for 2025 represents 12.4% of net income; 2024 was 10.2%.

REGULATORY CAPITAL

The Company exceeded regulatory minimums and the Bank remained well capitalized at December 31, 2025.





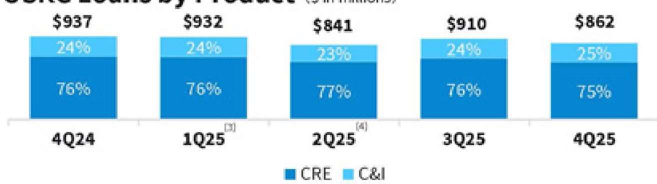
(1) Pro forma illustrates capital ratios with unrealized AFS securities losses at December 31, 2025. Non-GAAP financial measure; refer to the non-GAAP reconciliation slide

USKC[1] LOANS & DEPOSITS

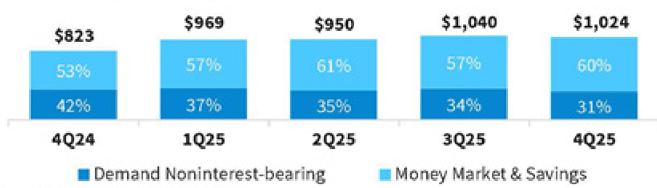
USKC portfolio represented **$862.1 million**, or **13%** of the loan portfolio, and **$1.02 billion**, or **15%** of the deposit portfolio at December 31, 2025.

USKC CRE portfolio had a weighted average debt coverage ratio[2] of 1.99x and weighted average loan-to-value[2] of 53.9%.

USKC Loans by Product ($ in millions)

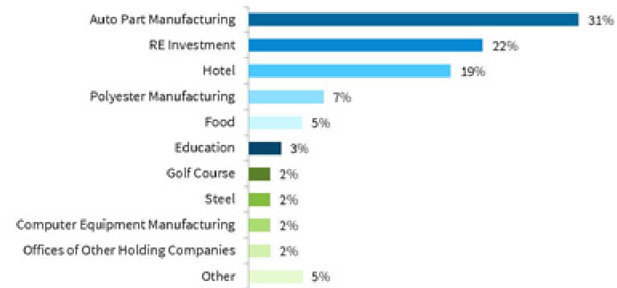


USKC Deposits by Product[5] ($ in millions)

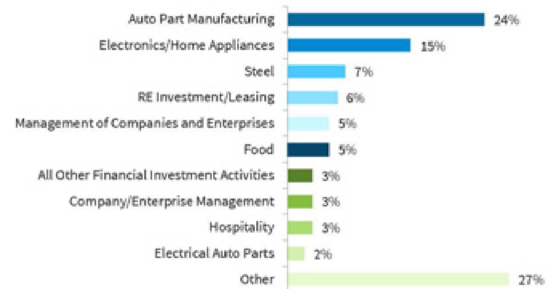


(1) U.S. subsidiaries of Korean corporations
(2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently
(3) Includes $20.0 million CRE loan designated nonaccrual at March 31, 2025
(4) Includes $11.0 million CRE loan designated nonaccrual at June 30, 2025
(5) Time deposits, not illustrated, represent the remainder to add to 100%.

USKC Loans – Top 10 Industries (as of 4Q25)



USKC Deposits – Top 10 Industries (as of 4Q25)



LOAN PORTFOLIO MATURITIES

($ in millions)	<1 Year	1-3 Years	>3 Years	Total
Real Estate Loans				
Retail	$ 211.7	$ 346.7	$ 574.0	$ 1,132.4
Hospitality	195.1	278.1	374.8	848.0
Office	244.2	200.1	59.0	503.3
Other	409.4	462.6	660.7	1,532.7
Commercial Property	**$ 1,060.4**	**$ 1,287.5**	**$ 1,668.5**	**$ 4,016.4**
Construction	9.7	4.0	-	13.7
RRE/Consumer	3.6	0.3	1,046.0	1,049.9
Total Real Estate Loans	**$ 1,073.7**	**$ 1,291.8**	**$ 2,714.5**	**$ 5,080.0**
C&I[(1)]	424.7	170.9	479.3	1,074.9
Equipment Finance	34.9	202.0	171.5	408.5
Loans Receivable	**$ 1,533.3**	**$ 1,664.7**	**$ 3,365.3**	**$ 6,563.4**

Note: numbers may not add due to rounding
(1) $367.7 million of C&I are lines of credit expected to be renewed and maintain a maturity of less than one year

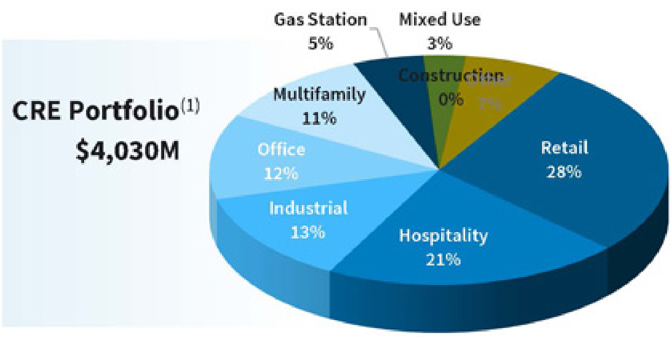
LOAN PORTFOLIO DISTRIBUTION

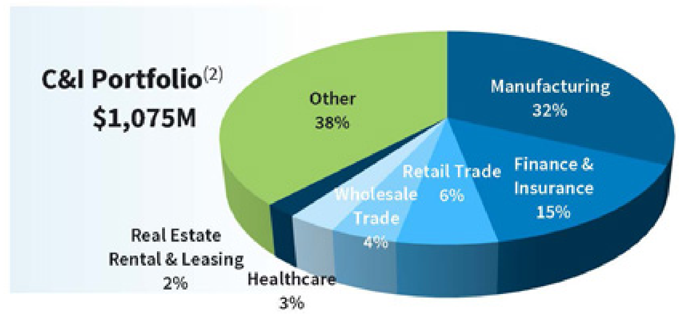
($ in millions)	CRE				C&I		Residential Real Estate & Equipment Finance	
	Owner Occupied	Non-owner Occupied	Multifamily	Construction[1]	Term[2]	Lines of Credit[2]	Residential Real Estate	Equipment Finance
Total Balance	**$905**	**$2,637**	**$474**	**$14**	**$579**	**$496**	**$1,050**	**$408**
Average	$1.27	$3.20	$3.02	$3.44	$0.48	$0.89	$0.57	$0.04
Median	$0.39	$1.22	$1.13	$2.97	$0.06	$0.19	$0.46	$0.03
Top Quintile Balance[3]	**$689**	**$1,861**	**$342**	**$7**	**$522**	**$411**	**$474**	**$224**
Top Quintile Loan Size	$1.3 or more	$3.9 or more	$3.0 or more	$5.3 or more	$0.2 or more	$0.9 or more	$0.8 or more	$0.1 or more
Top Quintile Average	$4.85	$11.35	$10.68	$7.18	$2.18	$4.57	$1.29	$0.12
Top Quintile Median	$2.58	$7.95	$5.16	$7.18	$0.42	$2.02	$0.97	$0.09

(1) Represents the total outstanding amount. Advances require authorization and disbursement requests, depending on the progress of the project and inspections. Advances are non-revolving and are made throughout the term, up to the original commitment amount
(2) Term loans are a commitment for a specified term. Majority of the Lines of Credit are revolving, including commercial revolvers, with some non-revolvers (sub-notes and working capital tranches)
(3) Top quintile represents top 20% of the loans

LOAN PORTFOLIO DIVERSIFICATION

- CRE[1] represents **61%** of the total portfolio
- C&I[2] represents **16%** of the total portfolio.

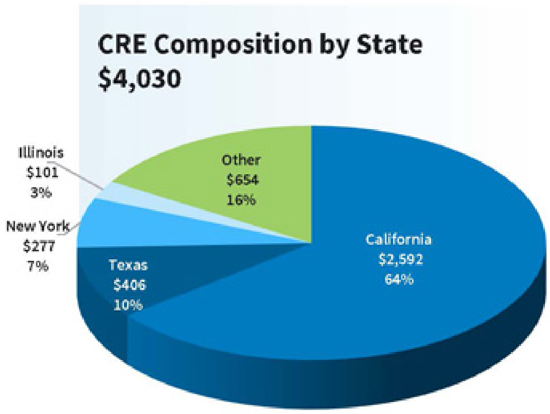


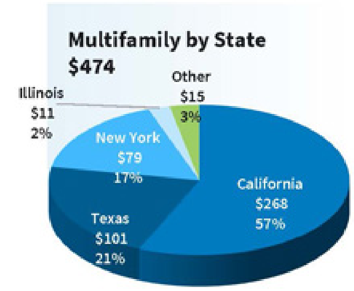


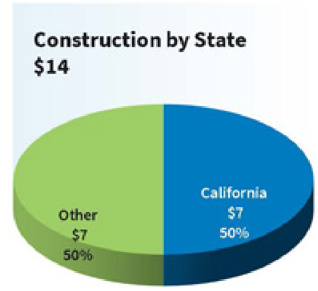
(1) $115.7 million, or 2.9%, and $32.5 million, or 0.8%, of the CRE portfolio are unguaranteed and guaranteed SBA loans, respectively
(2) $62.9 million, or 5.8%, and $52.7 million, or 4.9%, of the C&I portfolio are unguaranteed and guaranteed SBA loans, respectively

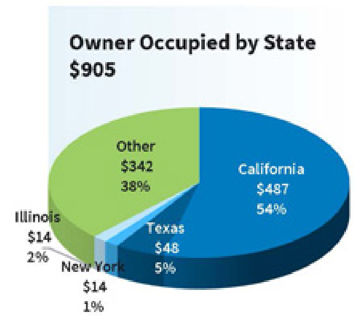
CRE PORTFOLIO GEOGRAPHICAL EXPOSURE

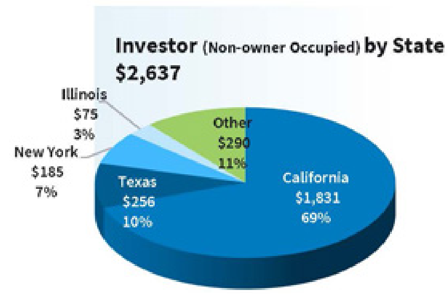
($ in millions)











OFFICE LOAN PORTFOLIO

The CRE office portfolio[1] was **$503.3 million**[2] at December 31, 2025, representing **8%** of the total loan portfolio.

$4.2M
Average balance of the portfolio

2.05x
Weighted average debt coverage ratio[3] of the segment

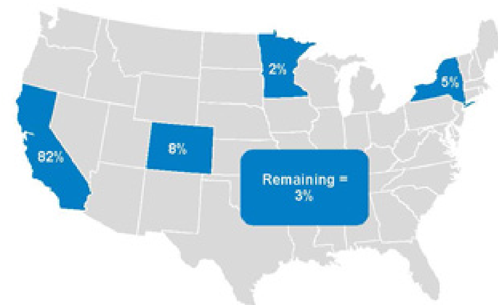
53.7%
Weighted average loan to value[3] of the segment

37.1%
of the portfolio is expected to reprice in 1 to 3 months

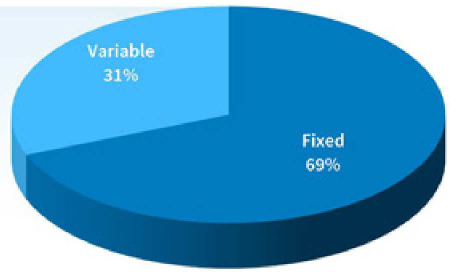
2.02%
of the office portfolio was delinquent

2.20%
of the office portfolio was criticized[4]

Portfolio by State



Rate Distribution



(1) Segment represents exposure in CRE and excludes construction. 5.1% of the portfolio was owner occupied
(2) SBA CRE office loans were $10.1 million, or 2.0% of total office loans, at December 31, 2025
(3) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently
(4) Includes $10.2 million CRE loan designated nonaccrual at December 31, 2025

HOSPITALITY SEGMENT

Hospitality segment represented **$848.0 million**[1], or **13%** of the total loan portfolio and **21%** of the total CRE portfolio, at December 31, 2025.

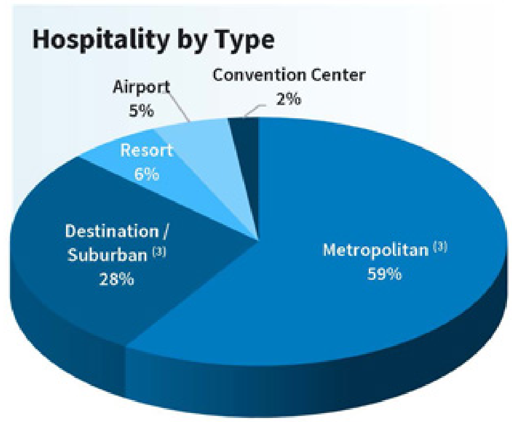
$4.6M
Average balance of the segment (excluding construction)

2.05x
Weighted average debt coverage ratio[2] of the segment

52.0%
Weighted average loan to value[2] of the segment

$60.4M[4]
or 7.09%, of the hospitality segment was criticized as of December 31, 2025

$0.4M
in two nonaccrual loans included in the segment – one in a metropolitan[3] area in Texas, and one in a suburban/destination[3] area in Tennessee



(1) SBA loans in the hospitality segment were $22.4 million, or 2.6% of total hospitality loans, at December 31, 2025; excludes one $4.0 million hotel construction loan
(2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently
(3) Metropolitan is categorized as a location that is in a major city and in proximity to downtown areas; destination is categorized as a hotel whose location/amenities make it a distinct tourist location; suburban is defined as areas outside of major city hubs and can include more rural areas
(4) Includes one special mention CRE loans of $55.0 million, at December 31, 2025

RETAIL SEGMENT

Retail segment represents **$1.13 billion**[(1)], or **17%** of the total loan portfolio, and **28%** of the total CRE portfolio, at December 31, 2025.

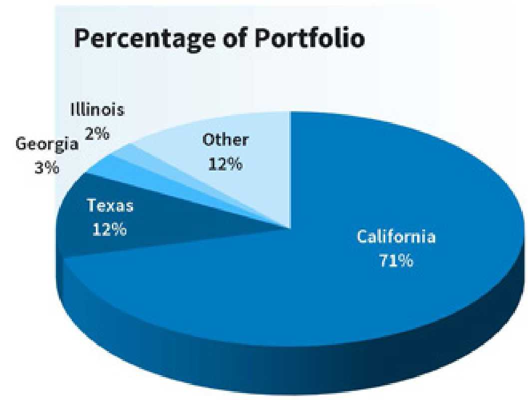
$1.6M
Average balance of the segment

2.01x
Weighted average debt coverage ratio[(2)] of the segment

46.48%
Weighted average loan to value[(2)] of the segment

$3.2M
or 0.28%, of the retail segment was criticized at December 31, 2025

$1.0M
or 0.1%, of the retail segment was on nonaccrual status at December 31, 2025



(1) SBA loans in the retail segment are $82.3 million, or 7.27% of total retail loans, at December 31, 2025
(2) Weighted average DCR and weighted average LTV calculated when the loan was first underwritten or renewed subsequently

RESIDENTIAL REAL ESTATE PORTFOLIO

The RRE[1] portfolio was **$1.05 billion** at December 31, 2025, representing **16%** of the total loan portfolio.

Our conservative underwriting policy focuses on high-quality mortgage originations with maximum Loan-to-Value (LTV) ratios between 60% and 70%, maximum Debt-to-Income (DTI) ratios of 43%, and minimum FICO scores of 680.

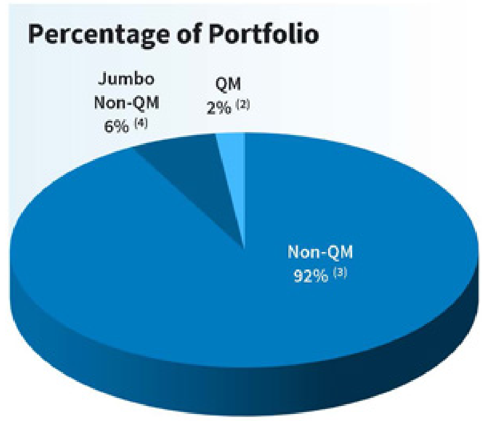
Interest Rate Type

- **25.0%** Fixed
- **75.0%** Variable
  - **9.7%** Reset within the next 12 months
  - **90.3%** Reset after 12 months

Payment Performance

- **0.64%** Total delinquencies
- **0.41%** 30-59 days delinquency category
- **0.12%** 60-89 days delinquency category

$1.1M / 0.11%
on nonaccrual status at December 31, 2025

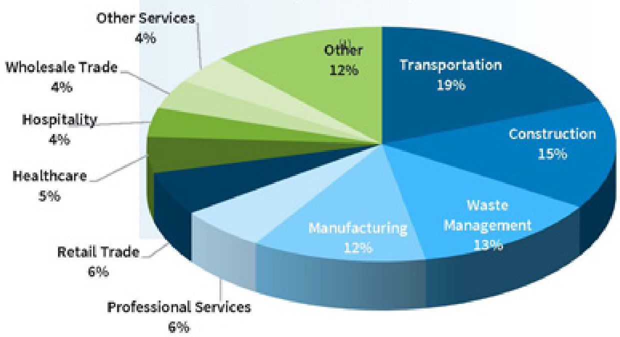


(1) RRE includes $0.9 million of Home Equity Line of Credit (HELOC) and $4.8 million in consumer loans
(2) QM loans conform to the Ability-to-Repay (ATR) rules/requirements of CFPB
(3) Non-QM loans do not conform to the CFPB Dodd-Frank Act
(4) Jumbo Non-QM loan amounts exceed FHFA limits, but generally conform to the ATR/QM rules

EQUIPMENT FINANCE PORTFOLIO

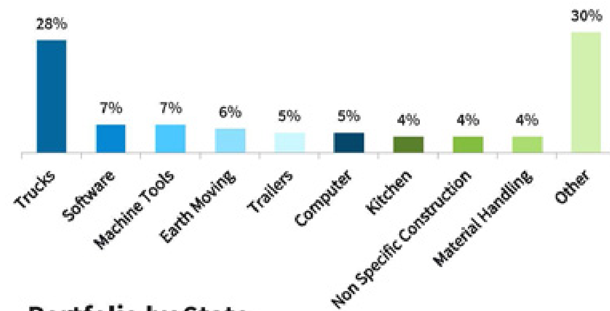
Equipment finance portfolio represented **$408.5 million**, or **6%** of the loan portfolio, at December 31, 2025

Portfolio by Industry

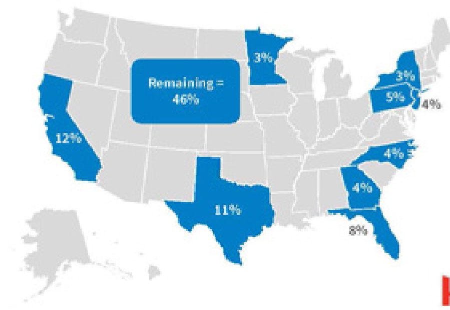


(1) Other includes agriculture and real estate of 3% and 3%, respectively

Portfolio by Equipment



Portfolio by State



4Q25 FINANCIAL SUMMARY

($ in millions, except EPS)	December 31, 2025	September 30, 2025	December 31, 2024	Change [1] Q/Q	Change [1] Y/Y
Income Statement Summary					
Net interest income before credit loss	$ 62.9	$ 61.1	$ 53.4	2.9%	17.6%
Noninterest income	8.3	9.9	7.4	-16.0%	12.8%
Operating revenue	71.2	71.0	60.8	0.3%	17.1%
Noninterest expense	39.1	37.4	34.5	4.7%	13.3%
Preprovision net revenue	32.1	33.6	26.3	-4.6%	22.1%
Credit loss (recovery) expense	1.9	2.1	0.9	-9.4%	105.6%
Pretax income	30.1	31.5	25.3	-4.2%	18.9%
Income tax expense	8.9	9.4	7.6	-5.4%	16.4%
Net income	**$ 21.2**	**$ 22.1**	**$ 17.7**	**-3.7%**	**20.0%**
EPS-Diluted	**$ 0.70**	**$ 0.73**	**$ 0.58**		
Selected Balance Sheet Items					
Loans receivable	$ 6,563	$ 6,528	$ 6,251	0.5%	5.0%
Deposits	6,678	6,767	6,403	-1.3%	4.3%
Total assets	7,869	7,857	7,712	0.2%	2.0%
Stockholders' equity	$ 796	$ 780	$ 737	2.2%	8.1%
TCE/TA [2]	9.99%	9.80%	9.41%	19	58
Performance Metrics					
Return on average assets	1.07%	1.12%	0.93%	(5)	14
Return on average equity	10.14%	10.69%	8.89%	(55)	125
Net interest margin	3.28%	3.22%	2.91%	6	37
Efficiency ratio	54.95%	52.65%	56.79%	230	(184)

Note: numbers may not add due to rounding

(1) Percentage change calculated from dollars in thousands; change in basis points for selected balance sheet items and performance metrics

(2) Non-GAAP financial measure, refer to the non-GAAP reconciliation slide

NON-GAAP RECONCILIATION:

TANGIBLE COMMON EQUITY TO TANGIBLE ASSET RATIO

(In thousands, except share, per share data and ratios)

Hanmi Financial Corporation	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024
Assets	$ 7,869,185	$ 7,856,731	$ 7,862,363	$ 7,729,035	$ 7,677,925
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible assets	$ 7,858,154	$ 7,845,700	$ 7,851,332	$ 7,718,004	$ 7,666,894
Stockholders' equity [1]	$ 796,386	$ 779,550	$ 762,834	$ 751,485	$ 732,174
Less goodwill and other intangible assets	(11,031)	(11,031)	(11,031)	(11,031)	(11,031)
Tangible stockholders' equity [1]	$ 785,355	$ 768,519	$ 751,803	$ 740,454	$ 721,143
Add AFS securities AOCI	43,277	48,004	54,541	60,035	70,342
Tangible stockholders' equity without AFS securities AOCI [1]	$ 828,632	$ 816,523	$ 806,344	$ 800,489	$ 791,485
Stockholders' equity to assets	10.12%	9.92%	9.70%	9.72%	9.54%
Tangible common equity to tangible assets (TCE/TA) [1]	9.99%	9.80%	9.58%	9.59%	9.41%
TCE/TA (w/o AFS securities AOCI) [1]	10.54%	10.41%	10.27%	10.37%	10.32%
Common shares outstanding	29,894,757	29,975,371	30,176,568	30,233,514	30,195,999
Tangible common equity per common share	$26.27	$25.64	$24.91	$24.49	$23.88

(1) There were no preferred shares outstanding at the periods indicated

NON-GAAP RECONCILIATION:

PRO FORMA REGULATORY CAPITAL

($ in thousands)	Company[1]			Bank[1]		
	Common Equity Tier 1	Tier 1	Total Risk-based	Common Equity Tier 1	Tier 1	Total Risk-based
Regulatory capital	$ 816,424	$ 838,150	$ 1,020,898	$ 892,795	$ 892,795	$ 965,653
Unrealized loss on AFS securities	(43,277)	(43,277)	(43,277)	(43,389)	(43,389)	(43,389)
Adjusted regulatory capital	$ 773,147	$ 794,873	$ 977,621	$ 849,406	$ 849,406	$ 922,264
Risk weighted assets	$ 6,776,871	$ 6,776,871	$ 6,776,871	$ 6,777,468	$ 6,777,468	$ 6,777,468
Risk weighted assets impact of unrealized losses on AFS securities	(8,792)	(8,792)	(8,792)	(9,268)	(9,268)	(9,268)
Adjusted Risk weighted assets	$ 6,768,079	$ 6,768,079	$ 6,768,079	$ 6,768,200	$ 6,768,200	$ 6,768,200
Regulatory capital ratio as reported	12.05%	12.37%	15.06%	13.17%	13.17%	14.25%
Impact of unrealized losses on AFS securities	-0.62%	-0.62%	-0.62%	-0.62%	-0.62%	-0.62%
Pro forma regulatory capital ratio	11.43%	11.75%	14.44%	12.55%	12.55%	13.63%

Note: numbers may not add due to rounding
(1) Pro forma capital ratios at December 31, 2025.

NON-GAAP RECONCILIATION:
PREPROVISION NET REVENUE

(In thousands)

Hanmi Financial Corporation	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025	December 31, 2024	Percentage Change Q4-25 vs. Q3-25	Percentage Change Q4-25 vs. Q4-24
Net income	$ 21,238	$ 22,061	$ 15,117	$ 17,672	$ 17,695		
Add back:							
Credit loss expense	1,943	2,145	7,631	2,721	945		
Income tax expense	8,887	9,396	6,115	7,441	7,632		
Preprovision net revenue	$ 32,068	$ 33,602	$ 28,863	$ 27,834	$ 26,272	-4.6%	22.1%